## **Mortgage Payment Deferment Request**

Date: [Insert Date]

[Your Name] [Your Address] [City, State, Zip Code] [Your Email Address] [Your Phone Number]

[Lender's Name] [Lender's Address] [City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a deferment of my mortgage payments due to [briefly explain the reason, e.g., financial hardship, job loss, etc.]. My mortgage account number is [insert account number].

I would like to understand the terms and conditions surrounding the deferment of my payments, including:

- The duration of the deferment period
- Any potential fees or interests incurred during the deferment
- The process for resuming regular payments
- Impact on my credit score

I appreciate your attention to this matter and look forward to your prompt response. Please let me know if you require any further information or documentation from my side.

Thank you for your understanding.

Sincerely, [Your Name]